



Order Filed on August 26, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Tamika N. Wyche, Esquire
LAW OFFICES OF DAVID PAUL DANIELS, LLC
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In Re:

KAREN D. HILL

Case No.: 18-14783

Adv. No.:


Hearing Date: September 10, 2024

Judge: ANDREW B. ALTENBURG

ORDER ON MOTION FOR AUTHORIZATION TO ENTER INTO PARTIAL CLAIMS MORTGAGE

The relief set forth on the following pages, numbered two (2) through two (2)
is hereby **ORDERED**.

.....
DATED: August 26, 2024



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: KAREN D. HILL

Case No: 18-14783 ABA

Caption of Order: ORDER ON MOTION FOR AUTHORIZATION TO ENTER INTO PARTIAL CLAIMS MORTGAGE

The Court having reviewed the Motion for Authorization to Enter into Partial Claims Mortgage filed on August 9, 2024, as to the first mortgage concerning real property located at 2102 E. Oak Road A5, Vineland, NJ 08361, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:

☐ The debtor is authorized to enter into the partial claims mortgage.

1) The partial claims mortgage must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held on reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Partial Claims Mortgage; and

3) Check one:

☒ There is no order requiring the debtor to cure post-petition arrears through the Plan; or

☐ Post-petition arrears are capitalized into the partial claims mortgage, and the Order filed on _____ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or

☐ Post-petition arrears have not been capitalized into the partial claims mortgage, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on _____; and

4) If fees and costs related to partial claims mortgage are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR2016-1 must be filed.

☐ The Motion for Authorization to Enter into Partial Claims Mortgage is denied.

In re:
Karen D. Hill
Debtor

Case No. 18-14783-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 26, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2024:

Recip ID	Recipient Name and Address
db	Karen D. Hill, 2102 E Oak Rd, Unit A5, Vineland, NJ 08361-2579

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Amani Sahar Abdellah	on behalf of Creditor King's Crossing Condominium Association Inc. amanisabdellahesq@gmail.com, kgardiner@hillwallack.com
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@firstharvestcu.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa S DiCerbo	

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on behalf of Creditor Finance of America LLC nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com

Michael R. DuPont

on behalf of Creditor Bay Atlantic Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Robert J. Malloy

on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com

Tamika Nicole Wyche

on behalf of Debtor Karen D. Hill davidanielslaw@gmail.com 16022@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12